



FEDERAL RESERVE RELEASE

H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 24 Week ending June 17, 2023



Board Actions

Enforcement

AgCom Holdings, Inc., Maxwell, Iowa—written agreement with the Federal Reserve Bank of Chicago.

Announced: June 15, 2023

Regulations and Policies

Account Access Guidelines—notice to withdraw proposed amendments to the Guidelines for Evaluating Account and Services Requests.

Approved: June 15, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Cleveland

Community Trust Bank, Inc., Pikeville, Kentucky—to establish a branch at 2419 Tunnel Hill Road, Elizabethtown, Kentucky.

Approved: June 12, 2023

St. Louis

Encore Bank, Little Rock, Arkansas—to establish a branch at 18 South Markley Street, Greenville, South Carolina.

Approved: June 15, 2023

Bank Holding Companies

Chicago

Mechanicsville Bancshares, Inc., Mechanicsville, Iowa—to continue to engage in making and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.

Approved: June 12, 2023

Richmond

JSB Financial, Inc., Shepherdstown, West Virginia—to become a bank holding company by acquiring Jefferson Security Bank, Shepherdstown, West Virginia.

Approved: June 14, 2023

San Francisco

CVB Holdings, Inc., Cashmere, Washington—to become a bank holding company by acquiring Cashmere Valley Bank, Cashmere, Washington.

Withdrawn: June 14, 2023

Change in Bank Control

Chicago

Sword Financial Corporation, Horicon, Wisconsin—The Frederick and Ruth Schwertfeger Irrevocable Trust of 2019, Wauwatosa, Wisconsin; Frederick C. Schwertfeger, Elm Grove, Wisconsin, and Alexandra G. Solanki, Wauwatosa, Wisconsin, as co-trustees; to join the Schwertfeger Family Control Group, a group acting in concert, to retain voting shares of Sword Financial Corporation, and thereby indirectly retain voting shares of Horicon Bank, Horicon, Wisconsin, and more.

Permitted: June 15, 2023

Extensions of Time

St. Louis

The Citizens Bank, Batesville, Arkansas—extension to October 25, 2023, to establish a branch at 2416 Malvern Avenue, Hot Springs, Arkansas.

Granted: June 12, 2023

Membership

St. Louis

Anstaff Bank, Green Forest, Arkansas—to become a member of the Federal Reserve System.

Approved: June 14, 2023

Regulations and Policies

Secretary

System of Records—publication for comment of a notice of a proposed new system of records, BGFRS–45, "FRB—Debt Collection Records."

Approved: June 14, 2023

System of Records—publication for comment of a notice to modify an existing system of records, BGFRS–20, "FRB—Survey of Consumer Finances."

Approved: June 14, 2023

System of Records—publication for comment of a notice to modify an existing system of records, BGFRS–9, "FRB—Supplier Files."

Approved: June 14, 2023

Savings and Loan Holding Companies

Chicago

Fidelity Federal Bancorp (Fidelity), Evansville, Indiana, and its parent companies, Pedcor Financial, LLC, and Pedcor Financial Bancorp, both of Carmel, Indiana—(1) to become bank holding companies for a moment in time by acquiring Rockhold Bancorp (Target) and thereby indirectly acquiring Bank of Kirksville (Target Bank), both of Kirksville, Missouri; (2) to retain ownership of United Fidelity Bank, F.S.B. (Applicant Bank), Evansville, Indiana, a savings association, for the moment in time that they are bank holding companies and thereby engage in operating a savings association; and (3) to become savings and loan holding companies following the merger of Target with and into Fidelity and the merger of Target Bank with and into Applicant Bank.

Withdrawn: June 14, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
NB Bancorp, Inc.	* 3A1	NB Bancorp, Inc. (the "Holding Company"), Needham, Massachusetts (a newly formed Maryland corporation), to become a bank holding company by acquiring 100% of the outstanding capital stock of Needham Bank, Needham, Massachusetts, a Massachusetts cooperative member bank (the "Bank"), pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the second-step conversion of NB Financial, MHC from mutual to stock form.	Newspaper: Federal Register:	Not available 07/24/2023

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAMBRAY MUTUAL HOLDING COMPANY	* Second Step Conversion	Cambray Mutual Holding Company, Gouverneur, New York; to convert from mutual to stock form. As part of the conversion, Cambray Mutual Holding Company and Gouverneur Bancorp, Inc., Gouverneur, New York, an existing mid-tier savings and loan holding company, will cease to exist and Gouverneur Savings and Loan Association, Gouverneur, New York, will become a wholly owned subsidiary of Gouverneur Bancorp, Inc., Gouverneur, New York, a newly formed Maryland corporation, which has applied to become a savings and loan holding company, pursuant to section 10(e) of HOLA, by acquiring Gouverneur Savings and Loan Association.	Newspaper: Federal Register:	Not available Not available
UNIVEST BANK AND TRUST CO.	* Branch (Domestic)	Request for branch opening at 689 West Main Street, New Holland, PA.	Newspaper: Federal Register:	07/01/2023 Not applicable

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District: 3

Federal Reserve Bank of Philadelphia

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make a \$11.8 million public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make a \$8 million public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make a \$5.5 million public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make a \$500,000 public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
PEOPLES BANK	* Branch (Domestic)	Application by People's Bank, Marietta, OH to establish a branch office located at 5727 Madison Road, Cincinnati, Ohio.	Newspaper: Federal Register:	06/28/2023 Not applicable

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District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
PRIMIS BANK	* Branch (Domestic)	Primis Bank, Tappahannock, Virginia, to expand its mobile branch service in the following areas of Virginia which are located in the bank's delineated assessment area: Charlottesville and the Virginia counties of Albemarle, Fluvanna, Greene, Nelson, Lancaster, Middlesex and Surry.	Newspaper: Federal Register:	06/30/2023 Not applicable
SANDY SPRING BANK	* Branch (Domestic)	Sandy Springs Bank, Olney, Maryland, to establish a branch facility.	Newspaper: Federal Register:	06/30/2023 Not applicable

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District: 5

Federal Reserve Bank of Richmond

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/29/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
OCEAN BANKSHARES, INC.	Change in Bank Control	Carmen De Abreu 2023 Family Exempt Trust, Jackson, Wyoming (Co-trustees Carmen Elena De Abreu, Miami, Florida; Investa Group Corp., Wilmington, Delaware; and Teton Trust Company LLC, Jackson, Wyoming), to join the Abreu Family Control Group, a group acting in concert, to acquire voting shares of Ocean Bankshares, Inc., and thereby indirectly acquire voting shares of Ocean Bank, both of Miami, Florida.	Newspaper: Federal Register:	Not available Not available

District: 6

Federal Reserve Bank of Atlanta

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
1895 BANCORP OF WISCONSIN, INC.	Change in Control	PyraMax Bank, FSB Employee Stock Ownership Plan Trust to acquire voting shares of 1895 Bancorp of Wisconsin, Inc. and thereby indirectly acquire shares of PyraMax Bank, FSB, all of Greenfield, Wisconsin.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

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- NI = Needs to improve
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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	S	Int Small Bank
269049	VISIONBANK OF IA, AMES, IOWA	05/21/2023	02/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch (Domestic)	First Bank, Creve Coeur, Missouri, to establish a branch facility to be located at 18220 Colima Road, Unit 200, Rowland Heights, California.	Newspaper:	07/01/2023
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/29/2023	10/24/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
MINNEHAHA BANSHARES, INC.	Change in Bank Control	The Richard C Baker Irrevocable Trust and William L Baker, as business advisor of the trust, and member of the Baker Family Group, a group acting in concert, to retain voting shares of Minnehaha Banshares Inc., and thereby indirectly retain voting shares of First National Bank in Sioux Falls, all of Sioux Falls, South Dakota. Additionally, the Richard C Baker Irrevocable Trust to join the Baker Family Group.	Newspaper: Federal Register:	Not available 06/20/2023

District: 9

Federal Reserve Bank of Minneapolis

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	09/12/2022	04/11/2022	S	Int Small Bank
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/29/2022	03/14/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF GRAND ISLAND	* Unitary Formation * Unitary Reorganization	Central Plains Bancshares, Inc., Grand Island, Nebraska, to become a savings and loan holding company by acquiring Home Federal Savings and Loan Association of Grand Island, Grand Island, Nebraska, upon the conversion of Home Federal Savings and Loan Association of Grand Island from mutual to stock form.	Newspaper: 07/17/2023 Federal Register: 07/24/2023

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
HomeTown Bancshares, Inc. - Galveston, TX	* 3A1	HomeTown Bancshares, Inc., Galveston, Texas to acquire HomeTown Bank, National Association, Galveston, Texas.	Newspaper: Federal Register:	Not available 07/07/2023
LONGVIEW FINANCIAL CORPORATION	Change in Bank Control	Notice of Change in Bank Control ("Notice") filed by John Rogers Pope, Sr.; LOBATCO FBO John Rogers Pope, Sr. MPPP; LOBATCO FBO John Pope, Sr.; Joyce D. Pope; LOBATCO FBO John Pope, Jr.; RJ Pope Investments, Ltd.; RJ Pope Investments II, Ltd.; and RJ Pope Investments III, Ltd.; Pope Family Trust, John Rogers Pope, Sr. and Joyce D. Pope, as co-trustees, all of Longview, Texas; John Rogers Pope, Jr.; Kellie K. Pope; Jennifer Pope Jones; Lacey Marie Jones; Chloe Anne Jones; and Jacob Borden Jones, all of Tyler, Texas; Sarah Elise Pope, Plano, Texas; William Cade Pope, The Colony, Texas; Jack D. McClelland Trust, Mary McClelland, as trustee, both of Fair Oaks Ranch, Texas; John Rogers Pope III, Los Angeles, California; Jan Pope McClelland, Brownsboro, Alabama; and John Mark McClelland, Owens Cross Roads, Alabama; to collectively be known as the Pope family group ("Control Group") and thereby retain 10 percent or more of the controlling voting shares of Longview Financial Corporation ("Company") and indirectly Texas Bank and Trust Company ("Bank"), both of Longview, Texas.	Newspaper: Federal Register:	07/06/2023 Not available
TEXAS FIRST BANK	* Branch (Domestic)	Application by Texas First Bank, Texas City, Texas, to establish a branch at 1965 S Loop 336 W, Conroe, Texas 77304.	Newspaper: Federal Register:	06/28/2023 Not applicable

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District: 11

Federal Reserve Bank of Dallas

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262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2022	03/14/2022	S	Int Small Bank
380458	TEXAS RGNL BK, HARLINGEN, TEXAS	01/08/2023	08/15/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 17, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
UNITED SECURITY BANK	* Branch (Domestic)	Application to establish a New Branch in Newspaper: Fowler, CA	06/30/2023 Federal Register: Not applicable

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District: 12

Federal Reserve Bank of San Francisco

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1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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